

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Vipander Bhatti
Debtor

Case No. 21-02239-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 24, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2022:

Recip ID	Recipient Name and Address
db	+ Vipander Bhatti, 129 Forest Road, Mountain Top, PA 18707-1316
5440984	+ AES MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040
5440988	+ BERKHEIMER TAX ADMINISTRATOR, PO BOX 995, 50 N. SEVENTH STREET, BANGOR, PA 18013-1731
5440980	+ LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5440982	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5441003	+ ROBERT M. SIDES FAMILY MUSIC CENTER, 717 CENTER STREET, THROOP, PA 18512-1122
5441004	+ S METHDIST U, PO BOX 750181, DALLAS, TX 75275-0001
5440981	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jan 24 2022 23:48:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jan 24 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5440985	+ Email/Text: backoffice@affirm.com	Jan 24 2022 18:45:00	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
5440986	+ EDI: GMACFS.COM	Jan 24 2022 23:48:00	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
5441522	+ EDI: AISACG.COM	Jan 24 2022 23:48:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5440987	+ EDI: TSYS2	Jan 24 2022 23:48:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
5440990	+ EDI: CAPITALONE.COM	Jan 24 2022 23:48:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5440989	+ EDI: CAPITALONE.COM	Jan 24 2022 23:48:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5440991	+ Email/Text: bankruptcy@cavps.com	Jan 24 2022 18:45:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2322
5440993	+ EDI: CITICORP.COM	Jan 24 2022 23:48:00	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
5440994	+ EDI: CITICORP.COM	Jan 24 2022 23:48:00	CITIBANK NA, PO BOX 6181, SIOUX FALLS, SD 57117-6181
5440995	+ EDI: CRFRSTNA.COM		

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		Jan 24 2022 23:48:00	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
5440996	+ Email/Text: electronicbkydocs@nelnet.net	Jan 24 2022 18:45:00	DEPARTMENT OF EDUCATION/NELNET, ATTN: BANKRUPTCY, PO BOX 82561, LINCOLN, NE 68501-2561
5440997	+ EDI: DISCOVER.COM	Jan 24 2022 23:48:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
5440998	+ EDI: CITICORP.COM	Jan 24 2022 23:48:00	MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
5440983	EDI: IRS.COM	Jan 24 2022 23:48:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5440992	EDI: JPMORGANCHASE	Jan 24 2022 23:48:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
5440999	+ Email/Text: unger@members1st.org	Jan 24 2022 18:45:00	MEMBERS 1ST CREDIT UNION, P.O. BOX 40, MECHANICSBURG, PA 17055-0040
5441000	+ Email/PDF: ebnotices@pnmac.com	Jan 24 2022 18:46:31	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5441001	EDI: PRA.COM	Jan 24 2022 23:48:00	PORTFOLIO RECOVERY ASSOCIATES, 150 CORPORATE BOULEVARD, NORFOLK, VA 23502
5441002	EDI: PRA.COM	Jan 24 2022 23:48:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
5441005	+ EDI: RMSC.COM	Jan 24 2022 23:48:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5441006	+ EDI: RMSC.COM	Jan 24 2022 23:48:00	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
5441007	+ EDI: RMSC.COM	Jan 24 2022 23:48:00	SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5441299	+ EDI: RMSC.COM	Jan 24 2022 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5441008	+ EDI: WTRRN BANK.COM	Jan 24 2022 23:48:00	TARGET, C/O FINANCIAL & RETAIL SRVS, MAILSTOP BT POB 9475, MINNEAPOLIS, MN 55440-9475

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5440979	*+	VIPANDER BHATTI, 129 FOREST ROAD, MOUNTAIN TOP, PA 18707-1316

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2022 at the address(es) listed below:

Name	Email Address
Lawrence V. Young	on behalf of Debtor 1 Vipander Bhatti lyoung@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com
Rebecca Ann Solarz	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com PA41@ecfcbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com;sheils@remote7solutions.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Vipander Bhatti
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:21-bk-02239-MJC

Social Security number or ITIN xxx-xx-9123
EIN --

Social Security number or ITIN
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vipander Bhatti

1/24/22**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.